



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Texas: The Cost of Inaction

Texas Families Suffer

Texas insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,693.
- ✓ In 2006, the same family health insurance cost \$11,690.
- ✓ By 2016, the same insurance is projected to cost \$24,003, a 105 percent increase over 2006, which will consume 50.9 percent of projected Texas median family income.

More uninsured Texans

- ✓ Every day, 470 Texans lose their health insurance.
- ✓ During the last two years, 9,321,000 Texans under age 65 went without health insurance for some time, which is 43.9 percent of the under 65 population.
- ✓ In 2007, 5,832,884 Texans under age 65 were uninsured for the entire year, which is 27.5 percent of the under 65 population.

Texans pay higher premiums due to the uninsured

- ✓ Texas families pay a “hidden tax” of \$1,800 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Texas have a combined market share of 59 percent.

Texas Businesses Suffer

Fewer Texans have health coverage at work

- ✓ In 2002, 56.1 percent of Texans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 52.1 percent of Texans had coverage through their employer.

Fewer Texas small businesses offer health coverage

- ✓ In 2000, 37.0 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 32.2 percent of small businesses offered health benefits.

Texas Economy Suffers

Health care spending climbs

- ✓ In 2004, Texas spent \$103.6 billion on health care.
- ✓ This spending level represents \$4,601 per capita, and is 11.7 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Texas economy will lose \$15 billion - \$30 billion due to the shorter lives and poorer health of the uninsured.